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# **BROOKLYN OFFICE**

# UNITED STATES DISTRICT COURT EASTERN DISTRICT OF NEW YORK

Diane Nahas,

V.

Plaintiff,

Patenaude & Felix A.P.C.; and DOES 1-10, inclusive,

Defendants.

CV11-6326
WEXLER, J

**COMPLAINT** 

SUMMONS ISSUED

For this Complaint, the Plaintiff, Diane Nahas, by undersigned counsel, states as follows:

# **JURISDICTION**

- 1. This action arises out of the Defendants' repeated violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. ("FDCPA"), and the invasions of the Plaintiff's personal privacy by the Defendants and their agents in their illegal efforts to collect a consumer debt.
  - 2. Supplemental jurisdiction exists pursuant to 28 U.S.C. § 1367.
- 3. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that the Defendants transact business in this District and a substantial portion of the acts giving rise to this action occurred in this District.

#### **PARTIES**

- 4. The Plaintiff, Diane Nahas ("Plaintiff"), is an adult individual residing in Port Washington, New York, and is a "consumer" as the term is defined by 15 U.S.C. § 1692a(3).
- 5. Defendant Patenaude & Felix A.P.C. ("Patenaude"), is a CA business entity with an address of 4545 Murphy Canyon Rd, 3rd Floor, San Diego, California 92123, operating as a

collection agency, and is a "debt collector" as the term is defined by 15 U.S.C. § 1692a(6).

- 6. Does 1-10 (the "Collectors") are individual collectors employed by Patenaude and whose identities are currently unknown to the Plaintiff. One or more of the Collectors may be joined as parties once their identities are disclosed through discovery.
  - 7. Patenaude at all times acted by and through one or more of the Collectors.

## **ALLEGATIONS APPLICABLE TO ALL COUNTS**

### A. The Debt

- 8. A financial obligation (the "Debt") was incurred to a creditor (the "Creditor").
- 9. The Debt arose from services provided by the Creditor which were primarily for family, personal or household purposes and which meets the definition of a "debt" under 15 U.S.C. § 1692a(5).
- 10. The Debt was purchased, assigned or transferred to Patenaude for collection, or Patenaude was employed by the Creditor to collect the Debt.
- 11. The Defendants attempted to collect the Debt and, as such, engaged in "communications" as defined in 15 U.S.C. § 1692a(2).

# B. Patenaude Engages in Harassment and Abusive Tactics

- 12. Within the last year, Patenaude contacted the Plaintiff at her residential phone line in an attempt to collect the Debt, incurred by a Rene Torres.
- 13. Plaintiff informed Patenaude that she did not know Rene Torres and requested that Patenaude take her number off the calling list and cease calls to Plaintiff.
  - 14. Nevertheless, Patenaude continued to place calls to Plaintiff.
  - 15. In fact, Patenaude placed numerous automated calls with pre-recorded voice

messages on Plaintiff's residential phone line in an attempt to collect the Debt.

- 16. On December 12, 2011, Plaintiff received a call from Mike Francisco, a representative of Patenaude.
- 17. Mr. Green failed to provide Plaintiff with Defendant's full name, despite Plaintiff's request to do so.
  - 18. Plaintiff requested that Mr. Francisco provide a mailing address for Patenaude.
  - 19. Mr. Francisco failed to do so and hung up on Plaintiff.

## C. Plaintiff Suffered Actual Damages

- 20. The Plaintiff has suffered and continues to suffer actual damages as a result of the Defendants' unlawful conduct.
- 21. As a direct consequence of the Defendants' acts, practices and conduct, the Plaintiff suffered and continues to suffer from humiliation, anger, anxiety, emotional distress, fear, frustration and embarrassment.

# COUNT I VIOLATIONS OF THE FDCPA - 15 U.S.C. § 1692, et seq.

- 22. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 23. The Defendants' conduct violated 15 U.S.C. § 1692d in that Defendants engaged in behavior the natural consequence of which was to harass, oppress, or abuse the Plaintiff in connection with the collection of a debt.
- 24. The Defendants' conduct violated 15 U.S.C. § 1692d(5) in that Defendants caused a phone to ring repeatedly and engaged the Plaintiff in telephone conversations, with the intent to annoy and harass.

- 25. The Defendants' conduct violated 15 U.S.C. § 1692d(6) in that Defendants placed calls to the Plaintiff without disclosing the identity of the debt collection agency.
- 26. The Defendants' conduct violated 15 U.S.C. § 1692e(2) in that Defendants misrepresented the character, amount and legal status of the Debt.
- 27. The foregoing acts and omissions of the Defendants constitute numerous and multiple violations of the FDCPA, including every one of the above-cited provisions.
  - 28. The Plaintiff is entitled to damages as a result of Defendants' violations.

# COUNT II VIOLATIONS OF NEW YORK GBL § 349 ENGAGING IN UNLAWFUL DECEPTIVE PRACTICES AND ACTS

- 29. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully set forth herein at length.
- 30. The acts, practices and conduct engaged in by the Defendants and complained of herein constitute "deceptive acts and practices" within the meaning of Article 22A of the General Business Law of the State of New York, NY GBL § 349.
- 31. The Defendants willfully and knowingly engaged in conduct constituting deceptive acts and practices in violation of NY GBL§ 349.
- 32. The Plaintiff has suffered and continues to suffer actual damages as a result of the foregoing acts and practices, including damages associated with, among other things, humiliation, anger, anxiety, emotional distress, fear, frustration and embarrassment caused by the Defendants.
- 33. By virtue of the foregoing, the Plaintiff is entitled to recover actual damages, trebled, together with reasonable attorneys' fees.

# <u>COUNT III</u> <u>VIOLATIONS OF THE TELEPHONE CONSUMER PROTECTION ACT –</u> 47 U.S.C. § 227, et seq.

- 34. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 35. Without prior consent the Defendants made telephone calls to the Plaintiff's residential telephone line using an artificial or prerecorded voice to deliver a message without the prior express consent of the Plaintiff in violation of 47 U.S.C. § 227(b)(1)(B).
- 36. The foregoing acts and omissions of the Defendants constitute numerous and multiple violations of the Telephone Consumer Protection Act, including every one of the above-cited provisions.
  - 37. The Plaintiff is entitled to damages as a result of the Defendants' violations.

### PRAYER FOR RELIEF

**WHEREFORE**, the Plaintiff respectfully prays that judgment be awarded in the Plaintiff's favor and against the Defendants as follows:

- 1. Against the named the Defendants, jointly and severally, awarding the Plaintiff actual damages pursuant to 15 U.S.C. § 1692k(a)(1);
- 2. Against each of the named the Defendants, awarding the Plaintiff statutory damages of \$1,000.00 pursuant to 15 U.S.C. §1692k(a)(2)(A);
- 3. Against the named the Defendants, jointly and severally, awarding the Plaintiff actual damages, trebled, pursuant to NY GBL § 349;
- 4. Against the named the Defendants, jointly and severally, awarding the Plaintiff recovery of the costs of litigation and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k(a)(3);

- 5. Statutory damages pursuant to 47 U.S.C. § 227(b)(3)(B) & (C);
- 6. Against the named the Defendants, jointly and severally, awarding the Plaintiff punitive damages in such amount as is found appropriate; and
  - 7. Granting the Plaintiff such other and further relief as may be just and proper.

## TRIAL BY JURY DEMANDED ON ALL COUNTS

Respectfully

Dated: December 21, 2011

By Company

Sergei Lemberg (SL 6331)

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